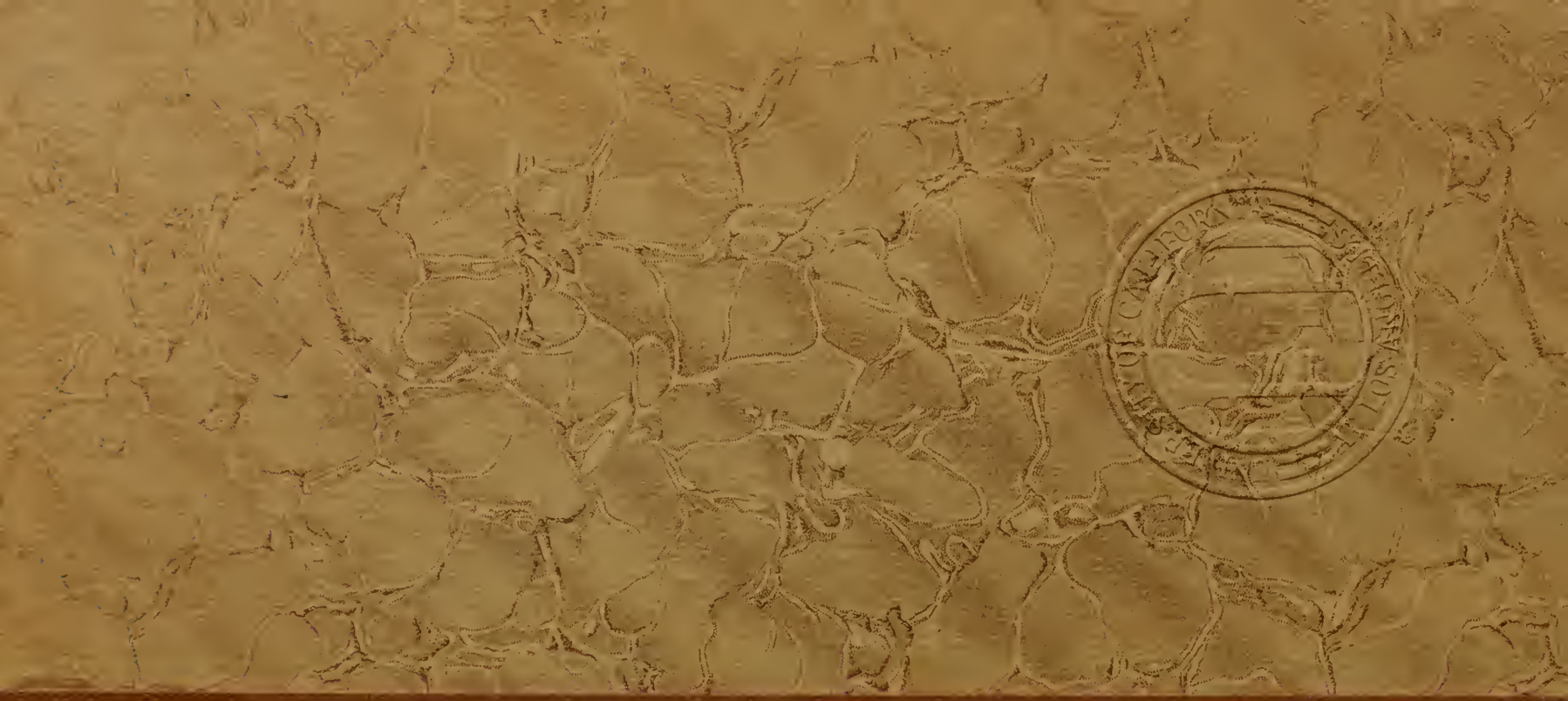

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EVANS NATIONAL INSURANCE BILL SUMMARISED

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THE NATIONAL INSURANCE BILL SUMMARISED

BY
L. WORTHINGTON EVANS, M.P.

PUBLISHED BY
THE NATIONAL UNION OF CONSERVATIVE AND CONSTITUTIONAL ASSOCIATIONS
AND
THE UNIONIST SOCIAL INSURANCE COMMITTEE
ST. STEPHEN'S HOUSE, WESTMINSTER

JUNE, 1911

PRICE ONE PENNY

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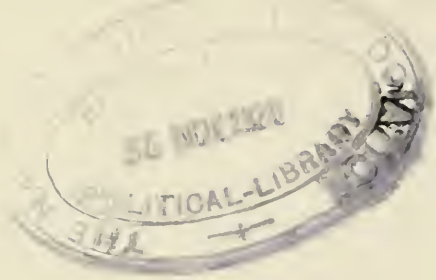

This Summary has been prepared for those who have some knowledge of the contents of the National Insurance Bill, to serve them as a reminder of its provisions.

Those engaged in preparing or considering Amendments to the Clauses in the Bill will, of course, require to refer to the Bill itself, but there are many others who desire to remember the sense and not the actual legal phraseology of the Clauses. It is hoped that this Summary may be of use to them.

It is intended to re-issue this Summary with Notes and Comments upon the various Clauses as soon as the consideration of the numerous Amendments now being suggested has been completed.

L. W. E.

22 June, 1911.

Note.—*On page* 32 *will be found a full Index to the Bill as printed.*

NATIONAL INSURANCE BILL

PART I.

HEALTH INSURANCE.

CLAUSE 1.—Insured Persons.

Compulsory.

(1) "Employed persons" engaged in manual labour, and others not being manual labourers but earning a regular salary of not more than £160 a year, are insured compulsorily, and certain qualified persons may insure voluntarily.

(2) "Employed persons" include men and women, whether British subjects or not, engaged in the following employments, specified in Part 1 of the 1st schedule:—

(a) Employment in the United Kingdom or on any British ship.

(b) Employment as an out-worker in such classes of work as may be specified in any special order under Part VI. of Factory and Workshops Act, 1901.

(c) Employment in the United Kingdom in plying for hire with any vehicle or vessel leased from its owner.

Exceptions from above. Part II. of 1st schedule—

(a) Soldiers and sailors *(included under special scheme, see Clause* 36), but excluding Reserves and Territorials, except on active service.

(b) Employment under the Crown or any local or public authority where employees get provision for sickness or disablement not less favourable than that given by the Act.

(c) Employment as a teacher entitled to superannuation under certain Acts.

(d) Agents paid by commission or share in profits, not ordinarily employed by one employer only.

(e) Employment where no wages are paid, if employer is occupier of an agricultural holding of the annual value of less than £20, or where the employer is the parent of, or person liable to maintain, the person employed, and that person is under 16.

(f) Employment otherwise than in manual labour if getting a regular salary or fixed remuneration of over £160 a year.

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(g) Employment of a casual nature, otherwise than for purposes of the employer's trade or business, and otherwise than for purposes of any game or recreation, where persons employed are paid through a club, and in such case the club is deemed to be the employer.

The Insurance Commissioners have power to include by regulations persons now exempt.

Voluntary.

(3) Voluntary insurers are—(a) those engaged in some regular occupation, mainly dependent on their earnings, or (b) those who have been employed contributors for five years or upwards.

(4) If a voluntary contributor for five years or upwards ceases to possess qualifications, he may, nevertheless, continue.

No one over 65 not previously insured under the Act can become insured.

CLAUSE 2.—Exemptions.

(1) Exempts also an employed person who proves that he is not as a rule employed for more than 39 weeks in the year, and is either—

(a) In receipt of pension or income of £26, not dependent upon his personal exertions; or

(b) Is ordinarily dependent upon some other person.

(2) Certificates of exemption to be granted by Insurance Commissioners in accordance with regulations. Regulations may delegate the power of exemption to approved Societies or to Local Health Committees.

CLAUSE 3.—Contributions.

Funds for benefits and administration to be derived as to seven-ninths (women three-fourths) from contributions by insurers and their employers, and as to two-ninths (women one fourth) by the State.

[*Note the State's contribution is worth about 1½d. a week.*]

CLAUSE 4.—Employed Rates.

(1) Contributions by employed insurers are specified in the 2nd schedule of the Act.

	Employer pays		Insurer pays	
	Men.	Women.		
If daily wages do not exceed 1s. 6d.	6d.	4d.	1d.	
,, ,, ,, ,, 2s.	5d.	4d.	2d.	
,, ,, ,, ,, 2s. 6d.	4d.	3d.	3d.	
			Man.	Woman.
If daily wages exceed 2s. 6d. ...	3d.		4d.	3d.

(2) Employer pays his own and the contributor's amounts, and deducts the latter from wages or recovers in accordance with rules in the 3rd schedule.

(3) An employed contributor need not pay while unemployed, but may pay to prevent consequences of arrears

(4) No contributions after 70.

(5) Employer to pay his contribution, notwithstanding that his workman is not insured if the workman is 65 or has obtained certificate of exemption.

Employers' contributions to be dealt with "as may be prescribed."

CLAUSE 5.—

Voluntary Rates.

(1) Voluntary insurers are to pay at a rate appropriate to age.

(a) If under 45, and joining within six months, the voluntary rate is to be the same as the compulsory rate. If over 45, at a rate "according to tables to be prepared," sufficient to cover, for men seven-ninths and women three-fourths of the benefits.

(b) A voluntary insurer who has contributed compulsorily for five years shall continue at the employed rate.

(2) Contributions cease at 70.

CLAUSE 6.—Change from Voluntary to Employed Insurance.

(1) Voluntary contributor to an approved Society is to continue at the voluntary rate, notwithstanding his becoming employed, unless he gives prescribed notice to transfer to the employed rate.

(2) If he gives notice, he is to contribute at employed rate, but benefits are to be reduced in accordance with tables to be prepared.

(3) If he does not give notice, employer's contributions are to be at employed rate, and are to be credited on account of amount due from contributor as a voluntary contributor.

(4) An employed contributor becoming a voluntary contributor without having subscribed for five years, is deemed in arrear to the amount of the difference between the value of the scales of contribution, his reserve value being cancelled.

CLAUSE 7.—Cards and Stamps.

Insurance Commissioners may make regulations—

(a) For payment of contributions by stamps.

(b) For entries on contribution cards.

(c) For custody of cards and replacement of lost cards.

CLAUSE 8.—Benefits.

(1) The benefits are—

(a) **Medical benefit,** i.e., treatment and medicine.

(b) **Sanatorium benefit,** i.e., treatment in sanatoria for tuberculosis, or such other diseases as the Local Government Board and Treasury may approve.

(c) **Sickness benefit,** i.e., weekly payments whilst unfit to provide their own maintenance by some specific disease or by bodily or mental disablement, commences from the fourth day after notice, and continues for 26 weeks.

(d) **Disablement benefit** commences at the end of sickness benefit, and continues while unfit.

(e) **Maternity benefit.** The sum of 30s. to be applied for the benefit of insured women, or wives of insured men.

(f) Additional benefits mentioned in Part II. of the 4th schedule when funds permit.

(2) **Sickness and disablement benefits** are specified in Part I. of the 4th schedule as follows:—

Sickness benefit—		
Men	10s.	for first 3 months.
Women	7s. 6d.	for first 3 months.
Men and women	5s.	for second 3 months.
Disablement benefit—		
Men and women	5s.	

If under 21 and unmarried—

Sickness benefit—		
Men	5s.	for 6 months.
Women	4s.	for 6 months.
Disablement benefit—		
Men	5s.	
Women	4s.	

If under 16 no Sickness or Disablement Benefits.

If over 50 and under 60 at date of claim, and 500 weekly contributions have not been paid:— [Clause 9 (3)].

Sickness benefit—		
Men	7s.	for 3 months.
Women	6s.	for 3 months.
Men and women	5s	for second 3 months.
Disablement benefit—		
Men	5s.	
Women	4s.	

If over 60—

Men and women	5s.	for 6 months.

(3) No sickness or disablement benefit for insurers **under 16 and over 70.** Other benefits continue through life, except the additional benefits.

(4) Benefits are not payable while the insured is outside the British Isles, except with consent of Society or Committee.

(5) Two periods of sickness of the same disease are deemed to be one continuous period, unless in the interval twelve months have elapsed and 50 contributions have been paid.

(6) Where a woman is entitled to maternity benefit, no other benefit shall be paid to her during four weeks after her confinement.

(7) Provides **qualifying periods**—

(a) No medical benefit for six months after commencement of the Act.

(b) No sickness benefit till 26 weeks have elapsed and 26 contributions have been paid.

(c) No disablement benefit till after 104 weeks have elapsed and 104 contributions have been paid.

(d) No sickness benefit shall be paid in respect of any disease or disablement which commenced during the 26 weeks, and no disablement benefit in respect of any disease or disablement which commenced during 104 weeks next following insured's entry into insurance.

(e) No sickness benefit or disablement benefit shall be paid while insured is provided with board and lodging by his employer.

(f) No maternity benefit shall be paid until 26 weeks have elapsed and 26 contributions have been paid by employed insurers; and double that qualification for voluntary insurers.

(8) Extended benefits as Parliament may determine may be given when the amounts accumulated under the provisions of Clause 40 are sufficient to provide 3 per cent. on the sums standing to credit of all approved Societies.

CLAUSE 9.—Reduction of Benefits.

(1) Reduced benefits to be given to insured under age of 21 and unmarried. For rates see ante Clause 8 (2).

(2) Sickness and disablement benefits may in any case, and shall where they exceed two-thirds of the usual rate of wages, be reduced to such an extent as the Society or Committee with the consent of the Insurance Commissioners determines. Where reductions made equivalent additional benefits are to be given.

(3) Reduced sickness benefits to be given to those over 50 unless 500 contributions paid. For rates see ante Clause 8 (2).

(4) In case an employed contributor joins the Insurance when aged over 16 after one year from commencement of the Act, the rate of sickness and maternity benefit shall be reduced "as may be fixed in accordance with tables" to be prepared by the Insurance Commissioners, but not to be less than 5s. for sickness and 15s. for maternity. Exceptions are made in favour of employed contributor if he proves that his time since he attained 16 has been spent at school or college, or if he pays the difference between the voluntary rate and the employed rate or pays a sufficient capital sum to secure him full benefits or elects to be treated as in arrear from 16 or one year after date of the Act.

CLAUSE 10.—Reduced Benefits if Contributions in Arrear.

(1) If an insured person belonging to a Society is in arrear for more than thirteen contributions a year on the average his right to benefits shall be suspended, and if at the end of a further year he is still suspended a lapse occurs. Any sums credited to his Society shall be transferred and dealt with "as may be prescribed." If he again becomes employed he is to be treated as a new entrant into insurance; but apparently he may elect to be treated as in arrear from his entry into original insurance.

(2) **Where an employed contributor is in arrear** for less than 13 weeks on the average his benefits shall be reduced in accordance with the Table of the 5th schedule, which is as follows :—

TABLE.

(1) Where the Arrears amount to				(2) Rates of Sickness Benefit during first Thirteen Weeks.	
				Men.	Women.
				s. d.	s. d.
4 contributions a year on average				9 6	7 3
5	,,	,,	,,	9 0	7 0
6	,,	,,	,,	8 6	6 9
7	,,	,,	,,	8 0	6 6
8	,,	,,	,,	7 6	6 3
9	,,	,,	,,	7 0	6 0
10	,,	,,	,,	6 6	5 9
11	,,	,,	,,	6 0	5 6
12	,,	,,	,,	5 6	5 3
13	,,	,,	,,	5 0	5 0
For both Men and Women.				5s. od., commencing 5th day after notice.	
				,, ,, 6th ,, ,,	
				,, ,, 7th ,, ,,	
				,, ,, 8th ,, ,,	
				,, ,, 9th ,, ,,	
				,, ,, 10th ,, ,,	
				,, ,, 11th ,, ,,	
				,, ,, 12th ,, ,,	
				,, ,, 13th ,, ,,	
				,, ,, 14th ,, ,,	

NOTES.

Where the insured person is by virtue of any of the provisions of Part I. of this Act, other than those relating to arrears, entitled to sickness benefit at a rate lower than the full rate, this Table shall have effect as if the entries in the first column were so shifted down that the first entry therein was set opposite the entry in the second column next below the entry specifying the rate of sickness benefit to which the insured person is entitled.

When the rate of sickness benefit during the first thirteen weeks to which the insured person is entitled by virtue of any of the provisions of this Act, other than those relating to arrears, less than 5s. a week, this Table shall have effect as if such lower rate were therein substituted for the rate of 5s. a week.

(3) **Where a voluntary contributor is in arrear** he shall be liable to such reduction or suspension of benefits "as may be prescribed."

(4) The following arrears are not to count:—

(a) When in receipt of sickness or disablement benefits.

(b) When a woman is insured and entitled to maternity benefit —two weeks before and four weeks after her confinement.

(c) During the first 12 months after the Act.

(d) While an employed contributor is under 16.

With these exceptions, contributions are payable in respect of every week from the date of entry into insurance.

(5) Arrears accruing during the current year and the previous year may be paid up with 3 per cent. interest, and so save reduction of benefits except that if when the payment is made or within a month the insured becomes unfit through disease or disablement, the arrears shall be deemed to continue until one month after his recovery.

CLAUSE 11.—Workmen's Compensation—Accident.

(1) Where an insured person is entitled to compensation or damages for accident or industrial disease the following provisions apply:—

(a) Sickness benefit and disablement benefit is reduced to the difference (if any) between the weekly sum or weekly value of any lump sum paid in respect of such injury or disease.

(b) The weekly value of a lump sum is to be determined by the Society or the Committee.

(c) The workman is not to compound with his employer without his Society's or Committee's consent.

(d) The employer may compound under the Workmen's Compensation Act, 1906; but if he does so must give notice to the Society or Committee.

(e) Where an insured person is entitled to compensation or damages his Society or Committee may enforce his claim against the employer.

(2) The Society or Committee may make advances to an insured person on account of the compensation or damages, and may subsequently deduct advances from benefits.

CLAUSE 12.—Benefits while in Hospital.

(1) No payment for benefits shall be made while insured is in workhouse, hospital, asylum, or infirmary, supported out of public funds or charity or in any sanatorium established under the Act.

(2) During such periods

(a) Benefits shall be paid or applied for dependants as Society or Committee think fit.

(b) If no dependants, benefits to be paid to local Health Committee for general purposes.

(3) Dependants include all near relatives if dependent on insured's earnings.

(4) The Society or Committee may contract with convalescent home, etc., admission to which is conditional on payment of not less than one-half of the cost of maintenance, for paying over benefits to such home, etc.

CLAUSE 13.—Administration of Benefits.

(1) Sickness, disablement, and maternity benefits and medical benefit due to insured persons who are members of an approved Society shall be administered by their Society and for deposit contributors by the Health Committees. Sanatorium benefit in all cases shall be administered by the Health Committees.

(2) With the consent of Insurance Commissioners, Societies may apply their existing rules or make new rules for the conduct of their

business, and for infliction of penalties, including suspension from benefits, fines, etc., but

(a) No fine shall exceed 10s. or in case of repeated breaches of rules 20s.

(b) No benefit shall be suspended for more than one year.

(c) Women shall not be visited otherwise than by women.

(d) Every rule relating to behaviour during disease or disablement shall be "in prescribed form."

(3) Health Committees may make similar rules.

(4) Medical benefit shall not be suspended.

(5) Rules are to be registered, but are binding before registration.

CLAUSE 14.—Administration of Medical Benefit.

(1) Societies and Health Committees are to make arrangement with duly qualified medical practitioners for medical attendance and treatment to the satisfaction of the Insurance Commissioners.

(2) Societies and Committees shall make provision for the supplying of proper drugs and medicines. No arrangement shall be made with a medical practitioner for the supply of drugs, etc., at an inclusive fee without the consent of the Insurance Commissioners, which is not to be given except where expedient in rural districts.

(3) Societies may enter into agreements with Health Committees for the administration of medical benefits at an agreed sum per member, such sum to be paid out of the Society's moneys.

(4) If the agreed sum is insufficient to meet estimated expenditure, an account may be sent through the Insurance Commissioners, to the Treasury and the County or Borough Councils, and if satisfied they may sanction the excess expenditure.

(5) On such sanction they shall each be liable to make good the expenditure as to one-half by the Treasury and as to the remaining half by the County or Borough fund or rate.

CLAUSE 15.—Administration of Sanatorium Benefit.

(1) Health Committees are to make arrangements to the satisfaction of the Insurance Commissioners with those having the management of a sanatorium for the treatment of insured persons.

(2) The yearly sum available for defraying the expenses of sanatorium treatment shall be:—

(a) One shilling and threepence for each insured person payable out of benefit funds.

(b) One penny for each person payable out of State funds. But the latter may be retained by the Insurance Commissioners for purposes of research.

(3) Health Committee is to determine if a person is entitled to sanatorium treatment.

CLAUSE 16.—Administration of Maternity Benefit.

(1) Maternity benefit is to be administered by the woman's Society if she is insured, or by the husband's Society if she is not insured, and by the Health Committee if he or she is a deposit contributor.

(2) Money payable by way of maternity benefit is to be expended as may be prescribed." No payment to be made if the mother has failed to comply "with prescribed conditions."

CLAUSE 17.—Subscriptions.

Societies may subscribe to hospitals, charitable institutions, district nurses, and pay visiting nurses out of funds provided for benefits.

CLAUSE 18.—Approved Societies.

(1) Any registered society (not being a branch of another) which gives security and complies with the requirements of the Act may be approved by the Insurance Commissioners.

(2) No Society shall be approved unless—

(i.) It has 10,000 members.

(ii.) It is precluded by its constitution from distributing any of its funds otherwise than by way of benefits.

(iii.) Its members have absolute control.

(iv.) Its Committee, Representatives, and Officers are all elected by its members.

(3) Conditional approval may be given and time allowed to a Society to make up its numbers to 10,000.

CLAUSE 19.—Employers' Funds.

(1) Persons entitled to superannuation and similar funds established by employers may form an approved Society.

(a) Notwithstanding that the numbers are less than 10,000, and

(b) If the employer guarantees the solvency of the fund, or makes greater contributions to benefits than the Act provides, he may be represented on the management of the fund not exceeding one-fourth.

(2) Where an alteration in existing constitution is required a scheme must be submitted for the approval of the Insurance Commissioners.

(3) Insurance Commissioners shall not approve unless the members have been given an opportunity of voting on this scheme, and the scheme safeguards existing rights and interests.

CLAUSE 20.—Securities to be given by Societies.

(1) Every Society shall give security to the Insurance Commissioners to provide against misappropriation by officers of any fund. The security shall not be less in value than half of the aggregate annual contributions unless the Insurance Commissioners are willing to accept smaller security.

(2) Security shall be given in respect of each branch if the Society has branches.

(3) Investments belonging to the Society are to be deposited except where Insurance Commissioners are willing to accept other security.

(4) Insurance Commissioners may vary the amount of the security and substitute other securities for the securities at first deposited.

(5) Any dividends or interest on deposited security shall be paid to the Society.

CLAUSE 21.—Societies to Provide for Local Management.

(1) Every Society with branches shall make rules to the satisfaction of the Insurance Commissioners.

(a) For the government of the Society and its branches.

(b) For the determination of disputes.

(c) For the administration of benefits by the branches.

(d) For proper books of account to be kept by the branches.

(e) For suspending a branch in default and providing for the administration of the branch by the Society.

(2) Every Society whose affairs are managed by delegates, or whose rules permit voting by proxy or by post, or which distributes benefits in towns more than three miles and in the country more than ten miles from the Head Office, must establish Local Committees for at least every 1,000 members.

(3) Subject to regulations made by the Insurance Commissioners on the requisition of 50 members, such Society must establish a Local Committee for every 250 members.

(4) Rules to the satisfaction of the Insurance Committee are to be made for the election of such Committees by the members residing in the locality.

(5) Regulations may be made by the Insurance Commissioners as to the places of meetings, and for providing with or without payment any offices or buildings under the management of a Local Authority.

CLAUSE 22.—Secessions.

(1) No branch may secede or withdraw from its Society without the consent of the Insurance Commissioners, which shall not be given unless the branch complies with the conditions of approved Societies and gives security, etc.

(2) No Society or branch shall be dissolved without the consent of the Insurance Commissioners.

(3) No branch shall be expelled unless provision is made for insured members to the satisfaction of the Insurance Commissioners.

(4) This section shall over-ride any Act regulating the constitution of any Society.

CLAUSE 23.—Withdrawal of Approval.

If a Society fails to comply with the requirements of the Act, or is convicted of any offence, the Insurance Commissioners may withdraw approval and make provision for the insured members.

CLAUSE 24.—Membership of Approved Societies and Transfer of Members.

(1) Any person insured, or wishing to become insured, may apply to a Society for membership.

(2) A Society shall be entitled in accordance with its rules to admit or reject any applicant or to expel any of its members; but no application shall be refused solely on the ground of the age of the applicant.

CLAUSE 25.—Transfer Clearances.

If an insured member ceases to be a member of a Society, whether voluntarily or by expulsion, and becomes a member of another Society, there shall be transferred to such other Society a sum called "Transfer Value," to be calculated in accordance with Tables "to be prepared by the Insurance Commissioners."

CLAUSE 26.—Emigrants.

(1) Where an insured person leaves the United Kingdom and becomes a member of a Society in a British Possession or foreign country which is approved by the Insurance Commissioners, the "Transfer Value" of such person, or the amount to his credit in the Post Office Fund if he is a deposit contributor, shall be paid to the foreign Society if reciprocal rights are granted by the foreign Society to members becoming resident in the United Kingdom. If an emigrant does not join a new Society his rights are forfeited.

(2) Makes similar provision for foreign members becoming resident in the United Kingdom.

CLAUSE 27.—Double Insurance Prohibited.

No person may attempt to become a member of more than one approved Society, or be a deposit contributor and a member of an approved Society at the same time; but he may be also a member of any other Society independently of the Act; but if he is a member of an approved Society or a Post Office contributor, and a member of an independent Society, the sums payable to him for benefits must not exceed his wages, and if they would otherwise do so the benefits under the Act are to be reduced by the amount of the excess.

CLAUSE 28.—Accounts.

(1) Every Society and Branch must—

(a) Keep separate books and accounts under the Act in such a form "as may be prescribed" by the Insurance Commissioners and submit them to audit by Treasury auditors.

(b) Submit to have its assets and liabilities under the Act valued.

(c) Comply with the provisions relating to surplus and deficiency.

(d) Make prescribed returns to the Insurance Commissioners.

(2) The provisions of the Act relating to accounts, audit, valuation, and returns are to be substituted for the Society's Regulations.

CLAUSE 29.—Valuations.

(1) The valuation of assets and liabilities is to be made by Treasury Valuers every three years, or whenever the Insurance Commissioners appoint.

(2) The basis of the valuation is "as may be prescribed." It is to be assumed for such valuation—

(a) That the Society or branch is liable to pay seven-ninths for men and three-fourths for women of the benefits and cost of administration.

(b) Interest is to be calculated at 3 per cent.

CLAUSE 30.—Surplus.

(1) If on valuation a surplus is found, the following provisions shall apply—

(a) If the Society has branches, the surplus shall be applied in making good any deficiency shown by any of its branches.

(b) Subject to making good the deficiency, the Society may submit to the Insurance Commissioners a scheme for division of surplus as additional benefits.

(c) If on the valuation of a branch a surplus is shown, half shall be transferred to the Central Body and half may be applied through a scheme sanctioned by the Insurance Commissioners for additional benefits.

(d) If a subsequent deficiency arises, additional benefits are to be suspended until the deficiency is extinguished.

(2) The scheme may prescribe the conditions upon which members in arrears are to be suspended from additional benefits.

CLAUSE 31.—Deficiency.

(1) If on such valuation a deficiency is found, the following provisions shall apply—

(a) If the deficiency is shown by a branch, the deficiency shall be made good out of any surplus in the hands of the Central Body, provided that the Society may, with the consent of the Insurance Commissioners, refuse to make good the deficiency if it is satisfied that the deficiency is due to mal-administration.

(b) If the deficiency is not made good by the Central Body, the branch must prepare a scheme and submit it to the Insurance Commissioners for sanction, so that the deficiency may be made good within three years in any one or more of the following ways:—

(i.) By a compulsory levy upon the members of the Society or branch.

(ii.) By a reduction of sickness or maternity benefits.

(iii.) By extending the waiting period.

(iv.) By reducing the benefit periods.

(v.) By increasing the second or intervening qualifying periods.

(c) A compulsory levy may be enforced by the Rules of the Society, and notice may be given in the prescribed manner to the employer of the member requiring the employer to deduct the amount of the levy.

(d) If within six months after the declaration of a deficiency (or a longer period where an inquiry as to excessive sickness is pending) a scheme has not been submitted to and approved by the Insurance Commissioners (or if the Insurance Commissioners consider that the Society or branch is not enforcing the provisions of the scheme), the Insurance Commissioners may take over the management and take steps necessary to make good the deficiency by levy, etc.

(e) Any dispute as to a valuation or as to a deficiency scheme is to be settled by a Valuer appointed by the Lord Chief Justice.

(f) Deficiency scheme is not to affect new members or those over 70.

(g) Any member of a Society transferred to another Society before a deficiency is made good shall remain liable to the levy or reduction of benefits.

(2) Any member liable to levy may pay the capital value of his liability to the Insurance Commissioners.

CLAUSE 32.—Deposit Contributors' Insurance.

(1) Employed contributors (i.e., compulsory insurers) who have not joined an approved Society within the prescribed time, or who have been expelled from an approved Society and not joined another, become deposit contributors. The following provisions apply :—

(a) Contributions are credited to the Post Office Fund.

(b) The sums required for sickness, disablement, or maternity benefits are payable out of the money standing to the "Deposit Contributor's" credit in the Post Office Fund and two-ninths out of State Funds. Benefits are suspended when his credit is exhausted, except that medical benefit and sanatorium benefit shall continue until the expiration of the then current year.

(c) A deposit contributor shall not be entitled to sickness benefit unless 52 weeks' contributions shall have been paid by or for him.

(d) A prescribed sum shall be deducted from his account towards the administration expenses of the Local Health Committee.

(e) The Local Health Committee, with the consent of the Insurance Commissioners, shall also deduct such sum as they may determine for the cost of medical benefit.

(f) Deductions are to be made for medical benefit, sanatorium benefit, and administration expenses at the commencement of each year.

(g) Any sum to the credit of the deposit contributor at his death shall be forfeited.

(2) A valuation of the Post Office Fund shall be made by the Treasury Valuer every three years, and at such other times as the Insurance Commissioners appoint, and if a surplus is shown the Insurance Commissioners may carry the surplus to the credit of the deposit contributors in proportion to the number of contributions.

A Health Committee may apply for a separate local fund entitled to its own surplus if more than 20 per cent. of the insured persons in its area are deposit contributors.

CLAUSE 33.—Transfers from Societies to Deposit Contributors.

(1) If an insured person who is a member of a branch Society ceases to be a member of that Society, whether voluntarily or by expulsion, and does not become a member of another Society, then—

(a) If he becomes a deposit contributor his transfer value shall be carried to his credit with the Post Office Fund, the reserve value being cancelled and the difference between the transfer value and the reserve value being carried to his credit.

(b) If he does not become a deposit contributor, his transfer value shall be dealt with "as may be prescribed."

(2) If a deposit contributor subsequently becomes a member of a Society his Post Office credit shall be transferred to the Society, provided that—

(a) If the amount exceeds the value of contributions which he would have paid to a branch Society the balance is forfeited.

(b) If the amount is less, he is treated as being in arrear to the amount of the deficiency.

CLAUSE 34.—Married Women.

(1) Where a woman employed contributor marries, she (unless she continues to be employed) is suspended from benefits until the death of her husband, and the sums credited to her Society are to be dealt with in such manner "as may be prescribed." After the death of her husband, if she becomes employed again, no arrears are to be counted between marriage and one month after her husband's death. If re-employed in her husband's lifetime, she again becomes entitled to benefits, and no arrears are counted between marriage and re-employment.

(2) If married at the date of the Act, and she becomes an employed contributor and a member of a Society within one year after her husband's death, she shall be entitled to full benefits notwithstanding her age.

(3) If in arrear while married, arrears are disregarded on her husband's death.

(4) No married woman shall become a voluntary contributor, and if she is a voluntary contributor before marriage she may not continue after marriage.

(5) The provisions of the Act are otherwise to apply to a woman who has been married both during and after marriage in like manner as if she had never been married.

(6) Divorce and legal separation is to be counted as if the husband had died at the date of such separation.

CLAUSE 35.—Aliens.

(1) The Act is to apply to all persons over 16 at the date of entry into insurance who are not British subjects, with the following modifications—

(a) Aliens shall not be qualified to become members of a Society.

(b) No State Subsidy shall be made to the benefits.

(c) Sickness, disablement, and maternity benefits shall be reduced in cases of men to seven-ninths, and of women to three-fourths of the statutory benefits.

(d) No part of medical and sanatorium benefits and administration expenses shall be paid out of State funds.

(2) A widow who before marriage was a British subject shall be deemed a British subject, notwithstanding her marriage to an alien.

(3) This section shall not apply to any person transferred to an approved Society, or the Post Office Fund in pursuance of an arrangement with the Government of a foreign State.

CLAUSE 36.—Soldiers and Sailors.

(1) Twopence per week shall be deducted from the pay of every seaman and marine and every regular soldier, and there shall be contributed by the Admiralty and the Army Council, and by the State, such sum per week "as may be prescribed." This provision is not, however, to apply to a seaman, marine, or soldier who has re-engaged for pension unless he so elects.

(2) Sums deducted and contributions made shall be paid to the Insurance Commissioners to a separate account to which shall also be credited—

(a) The "reserve value" of such seaman, marine, and soldier serving at the commencement of the act.

(b) In the case of a seaman, marine, or soldier already employed contributors, and therefore already insured before joining the service, his "transfer value."

(c) Two-ninths of the amount calculated in the prescribed manner which would have been payable in respect of benefits had the seaman, marine, or soldier been a member of an approved Society and employed within the meaning of the Act.

(3) On the discharge of a seaman, marine, or soldier the separate account shall be debited, and the Society or Post Office Fund shall be credited with his transfer value provided that if he proves to the satisfaction of the Insurance Commissioners that he has been unable to obtain admission to an approved Society on account of the state of his health, instead of becoming a deposit contributor he shall become entitled to the benefits of a special scheme.

(4) The Insurance Commissioners may prepare a special scheme, after consultation with the Admiralty and the Army Council, for conferring on men unable on account of health to obtain admission to approved Societies sickness and disablement benefit at the rate of 5s. a week, provided that—

(a) Two-ninths of the sum expended on such benefits shall be repaid to the special account out of State funds.

(b) If a person who, having re-engaged for pension, is invalided without a pension or with a pension of less than 5s. a week he shall be entitled to benefits under the scheme sufficient to make up his pension to 5s. a week.

(5) This section with "prescribed modifications" shall apply to men belonging to the Fleet Reserve when called out on actual service, and to men of the Army Reserve when called out on permanent service, and to men of the Territorial Force when called out on embodiment.

(6) When a man of the Fleet Reserve, Army Reserve, or the Territorial Force is called out for training, he shall be deemed to be in the employment of the Crown whilst so called out.

CLAUSE 37.—Government Servants.

Persons employed by or under the Crown shall be deemed to be employed by the Head of their Department of the Royal Household. *(See also Clause 1, exception b.)*

CLAUSE 38.—Persons under 16.

In the case of insured persons under 16, 4s. 8d. for a boy and 4s. 6d. for a girl shall be credited from their contributions to his or her Society, or to the Post Office Fund, the balance being retained by the Insurance Commissioners.

(Note the Government actuaries estimate that £807,000 a year will be retained by the Insurance Commissioners under this Clause.)

CLAUSE 39.—Insurance Fund.

(1) All contributions and subsidies to be paid into the National Health Insurance Fund under the control of the Insurance Commissioners, and the sums required to meet expenditure incurred by Societies and Local Health Committees for benefits and administration shall be paid out of that fund.

(2) Subsidies payable by Parliament shall be paid in such manner and at such times as the Treasury shall determine.

(3) The funds shall be paid over to the National Debt Commissioners and invested in securities authorised as investments for Savings Bank funds. Preference to be given to the stock or bonds issued for the purposes of the Local Loans Fund, when capital is required for making advances for the purpose of the Housing of the Working Classes Acts, 1890 and 1909.

(4) Insurance Fund is subject to Treasury audit.

(5) Annual account of investments is to be submitted to Parliament.

CLAUSE 40.—Reserve Values.

(1) The Insurance Commissioners are to prepare Tables of the capital sums referred to as "reserve values" necessary to meet the estimated loss arising from acceptance of members over the age of 16 at a rate applicable to the age of 16.

(2) On a person over the age of 16 joining a Society the reserve value applicable to him shall be credited to the Society, and bear 3 per cent. interest.

(3) The Insurance Commissioners are to retain out of each weekly contribution 1 5-9ths of a penny for men and 1½d. for women to repay the credits given to Societies for reserve values.

CLAUSE 41.—Insurance Commissioners.

(1) Insurance Commissioners are to be appointed by the Treasury with a central office in London, and such branch offices as the Treasury may think fit.

(2) Insurance Commissioners may appoint officers, inspectors, referees, and servants at salaries to be determined by the Treasury, and paid out of monies provided by Parliament.

(3) The Insurance Commissioners may empower any inspector to exercise the powers given by Section 76 of the Friendly Societies Act, 1896. Any complaint or report relating to any Branch shall be communicated to the Central Body of the Society.

CLAUSE 42.—Advisory Committee.

The Insurance Commissioners shall appoint an Advisory Committee for the purpose of assisting them in making regulations consisting of representatives of Associations of Employers and Societies and such other persons as the Commissioners appoint.

CLAUSE 43.—Local Health Committees.

(1) A Local Health Committee shall be constituted for every County and County Borough.

(2) The Insurance Commissioners may fix the number of the Committee, not to be less than nine or more than eighteen.

(a) One-third consisting of members of a Local Sanitary Authority to be appointed by the Local Council.

(b) One-third to be insured persons appointed by Societies.

(c) One-third by any association of deposit contributors, or, if there is no such association, by the other members of the Committee, or by the Insurance Commissioners from deposit contributors.

(3) Representation of several Societies in a locality is to correspond as far as possible with the number of insured persons who are members thereof.

(4) The Insurance Commissioners may vary the proportion by regulations, which regulations are to be laid before Parliament as soon as may be after they are made.

(5) The remaining members of the Committee not exceeding one-fourth of those previously mentioned shall be appointed by the Insurance Commissioners, two at least are to be duly qualified medical practitioners.

(6) The Insurance Commissioners may make regulations as to the proceedings of the Committee and the use with or without payment of any offices of a local authority and for appointment of auxiliary Committees.

(7) Any Local Health Committee may and shall if required by the Insurance Commissioners amalgamate with any other Local Health Committee.

CLAUSE 44.—Powers and Duties of Local Health Committees.

(1) The Local Health Committee, in addition to other powers and duties imposed, shall have the following powers and duties:—

(i.) Consider generally the needs of the locality with regard to all questions of public health and make reports and recommendations;

(ii.) Make provision for giving lectures and for publication of information on questions relating to health.

(2) At the request of the Committee, the Medical Officer of Health may attend the meetings of the Committee to give advice and assistance.

CLAUSE 45.—Income of Health Committee.

(1) All sums available for sanatorium benefit and all sums payable by deposit contributors for medical benefit and administration shall be credited to the Local Health Committee at the commencement of the year.

(2) A penny in every year for each member of an approved Society having insured persons resident within the area;

(3) The Insurance Commissioners may increase this penny to twopence if they consider the travelling expenses of members of the Committee should be repaid to them.

(4) The Local Health Committees shall keep books and accounts in the prescribed form, to be audited by Treasury Audit, and shall make prescribed returns to the Insurance Commissioners.

(5) The Local Authority may subscribe out of the rates towards the general purposes of the Local Health Committee.

CLAUSE 46.—Excessive Sickness.

(1) If a Society or Health Committee alleges that there is excessive sickness, and such excess is due to the nature of employment or bad housing, or insanitary conditions or defective water supply, or neglect of any person or authority to observe or enforce the provisions of any Act relating to the health of the workers in factories, mines, or other industries, or relating to public health or housing of the working-classes, the Society or Committee may apply to the Secretary of State or the Local Government Board for an inquiry, and a competent person may be appointed to hold an inquiry.

(2) If the inquiry shows that the sickness has,

(i.) During a period of not less than three years before the date of the inquiry, or

(ii.) If there has been an outbreak of any epidemic or infectious disease during any less period

been in excess of the average expectation of sickness by more than ten per cent., and that the excess was caused by any of the reasons complained of, the person holding the inquiry may order the expenditure caused to the Society or Committee to be made good,

(a) Where the excess is due to the nature of the employment or the neglect of an employer, by the employer;

(b) Where due to bad housing or insanitary conditions, by the Local Authority;

(c) Where due to the water supply, by the Local Authority or Water Company;

(3) The owner or occupier of any condemned premises may be required to repay the Local Authority.

(4) The average expectation of sickness shall be calculated in accordance with tables prepared by the Insurance Commissioners.

Any excessive sickness attributable to disease or disablement in respect of which damages or compensation are recoverable shall not be taken into account.

(5) The cost of an inquiry may be ordered to be paid by the defaulter.

(6) Any sum payable by the Local Authority may be deducted from its credit under the local taxation account.

(7) Any sum repayable to the Local Health Committee shall be dealt with for the benefit of deposit contributors, in accordance with the regulations to be made by the Insurance Commissioners.

CLAUSE 47.—Erection of Sanatoria.

(1) The Local Government Board may, with the consent of the Treasury, make grants for the purpose of the provision of sanatoria and other institutions for the treatment of tuberculosis and such other diseases as the Local Government Board, with the Treasury, may approve.

(2) If any grant is made to a County Council, the Local Government Board may authorise the County Council to erect such buildings and defray any expenses of the County Council out of the county fund.

(3) The Local Government Board may by order make provision for the joint exercise by County Councils and other Local Authorities of the powers, and for Joint Committees, etc., and for apportioning expenses.

CLAUSE 48.—Power to Insurance Commissioners to Make Regulations.

The Insurance Commissioners may make regulations for any of the purposes of the Act, and for prescribing anything under this Act or its schedules. Such regulations shall have effect as if enacted in this Act.

CLAUSE 49.—Determination of Questions by Insurance Commissioners.

Insurance Commissioners may make regulations determining any question arising—

(a) As to whether a person is liable to become insured as being a person employed.

(b) As to the rate of contributions payable by any insured person.

(c) As to the rates of contributions payable by the employer and the contributor respectively;

Provided that—

(i.) He may appeal from the Insurance Commissioners to the County Court, with a further right of appeal on a question of law to a High Court Judge whose decision shall be final.

(ii.) Questions as to contributions by a person about to become a member of an approved Society may also be settled by the Insurance Commissioners.

CLAUSE 50.—Disputes.

(1) Every dispute between an approved Society, a branch, a member, or a person who within six months has been a member, or between branches, shall be decided in accordance with the rules of the Society, with the right to appeal to the Insurance Commissioners.

(2) Every dispute between a deposit contributor and the Local Health Committee shall be decided by the Insurance Commissioners.

(3) Insurance Commissioners may authorise referees to decide any appeal.

(4) Insurance Commissioners may make regulations as to procedure on any appeal, and the decision of the Insurance Commissioners or Referee shall be final.

CLAUSE 51.—Distress, Execution, &c., to be Illegal in Certain Cases.

(1) It shall be illegal while an insured person is in receipt of sick benefit, and for 14 days after, for any distress or execution to be levied, or proceedings in ejectment, or for recovery of rent, or for enforcement of judgment to be taken against such person: penalty, fifty pounds.

(2) On the application of the insured person *ex parte*, a Judge may extend the exemption period upon being satisfied of danger to life. No extension shall exceed 12 months, unless security is given for payment.

CLAUSE 52.—Offences.

(1) If false statements are made for the purpose of obtaining benefits: penalty, three months imprisonment.

(2) If any person is guilty of contravention, or non-compliance with the Act or the regulations: penalty, fine not exceeding ten pounds plus any contribution an employer has failed to make, but no person is to be liable to a penalty if he has acted in conformity with any decision of the Insurance Commissioners.

CLAUSE 53.—Civil Proceedings.

(1) If an employer neglects to pay any contributions due in respect of a member of an approved Society, he may be ordered to pay to the Insurance Commissioners a sum equal to the value of the benefits, which sum is to be credited to the Society. The insured person is to continue to be entitled to benefits, as if not in arrear.

(2) The remedy under this Clause and Clause 52 may be pursued at the same time.

CLAUSE 54.—Repayment of Benefits Improperly Paid.

Any person who has improperly received benefit is liable to repay to the Insurance Commissioners as a debt due to the Crown.

Provisions as to the Application of Existing Funds of Friendly Societies.

CLAUSE 55.—Verbatim.

(1) Any registered Friendly Society or branch which provides benefits similar to those conferred by this Act shall submit to the Registrar of Friendly Societies a scheme for abolishing, reducing, or altering such benefits as respects members who become insured persons under this part of this Act, and for the application of the funds accumulated in respect of such members for the purposes of such benefits in any one or more of the following ways:—

(a) In the payment of other benefits;

(b) In the reduction of the contributions of members in respect of benefits payable by the Society independently of this part of this Act;

(c) In the payment of contributions under this part of this Act payable by its members;

and any such scheme when confirmed by the Registrar shall have effect as if enacted in this Act.

(2) This section shall come into operation on the passing of this Act.

CLAUSE 56.—Provisions as to Existing Superannuation Funds.

The employer may submit a scheme to the Registrar, allowing him to deduct any contributions payable by him for similar benefits from his contributions under the Act.

CLAUSE 57.—Power to Remove Difficulties.

The Insurance Commissioners, with the consent of the Treasury, may, by order, do anything which appears to them necessary or expedient for bringing the Act into operation, and any order may modify the provisions of the Act, so far as may be necessary or expedient for carrying the order into effect.

CLAUSE 58.—Application to Scotland.

Makes provisions for applying the Act to Scotland.

CLAUSE 59.—Application to Ireland.

Makes provisions for applying the Act to Ireland.

Sub-section (3) reduces the number of members of a Society necessary to constitute an approved Society from 10,000 to 5,000.

PART II.

UNEMPLOYMENT INSURANCE.

CLAUSE 60.—Right of Workmen in Insured Trades to Unemployment Benefit.

Every workman who, having been employed in an insured trade, is unemployed, shall be entitled, subject to the conditions of the Act, to receive unemployment benefit at the rates mentioned in the 7th schedule so long as he is not disqualified. The insured trades are mentioned in the 6th schedule as follows:—

(1) Building; that is to say, the construction, alteration, repair, decoration, or demolition of any building, or any part thereof.

(2) Construction of works; that is to say, the construction, reconstruction, or alteration of railroads, docks, harbours, canals, embankments, bridges, piers, or other works of construction.

(3) Shipbuilding; that is to say, the construction, alteration, repair or decoration of ships, boats, or other craft, or any parts thereof, and of the tackle thereof, by persons not being members of a ship's crew.

(4) Mechanical engineering, including the manufacture of ordnance and firearms.

(5) Construction of vehicles; that is to say, the construction and decoration of vehicles or any parts thereof.

The 7th Schedule provides unemployment benefit for building and constructional trades, 6s. per week; engineering, shipbuilding, and construction of vehicles, 7s. a week. It commences after the first week of unemployment and lasts for not more than fifteen weeks. No workman is to receive more than one week's benefit for every five weeks' contributions paid by him, but a workman who satisfies the Board of Trade that he has habitually worked at an insured trade before the Act shall have five contributions added for each three months during which he shall have worked prior to the Act up to a maximum of twenty-five contributions. The Board of Trade may by regulations increase benefits to 8s. per week or reduce them to 6s. per week, and may make further alteration by a special order.

CLAUSE 61.—Contributions by Workmen, Employers, and the Treasury.

(1) Unemployment benefit is to be derived from contributions by workmen, employers, and the State.

(2) The rates of contributions are set out in the Eighth Schedule. A workman contributes every week 2½d., the employer contributes every week 2½d.; less than a week counts as a week. The State contributes one-third of the total contributions received from employer and workman. i.e., 1⅔d.

(3) The employer pays for the workman and deducts the workmen's contribution from wages.

(4) The employer may not deduct his own contribution from wages.

(5) The Board of Trade may make regulations—

(a) For the payment of contributions by stamps on books or cards;

(b) The issue, sale, custody, or delivery up of books or cards and the replacement of lost books or cards.

(6) The State's contribution is equal to one-third of the total contributions received from employers and workmen, and is to be paid how and when the Treasury determines.

CLAUSE 62.—Statutory Conditions for Receipt of Unemployment Benefit.

(1) To receive unemployment benefit a workman must prove that he has been employed since the Act in an insured trade during each of not less than twenty-six separate weeks.

(2) That he has made application for the benefit, and that since his application he has been continuously unemployed.

(3) That he is capable of work but unable to obtain suitable employment.

(4) That he has not run out of benefit. He is not bound to take a situation vacant in consequence of strike or lock-out or at a lower rate of wage than he habitually earns, or if in another district at a lower rate than the rate there current.

CLAUSE 63.—Disqualifications for Unemployment Benefit.

(1) A workman who loses his employment by reason of a strike or lock-out by which he is directly affected is excluded from benefits.

(2) A workman who loses employment voluntarily or through misconduct is excluded from benefit for six weeks after loss of employment.

(3) A workman imprisoned without the option of a fine, or suffering greater penalty, is disqualified for six weeks after his release.

(4) A workman is disqualified whilst in a workhouse or public institution, or whilst abroad.

CLAUSE 64.—Determination of Claims.

(1) All claims for unemployment benefit are to be determined by insurance officers. Provided that—

(a) Workmen may require insurance officers to report the case to referees. In case of disagreement between referees and insurance officers there is an appeal to an umpire, whose decision shall be final.

(b) The insurance officers may refer a case to Court of Referees, whose decision shall be final.

(2) Decisions may be reviewed on new facts.

(3 and 4) Arbitration Act not to apply, but in Ireland regulations may apply it.

CLAUSE 65.—Provisions for Arbitration—Appointment of Umpires, Insurance Officers, Inspectors, etc.

(1) The Board of Trade, with consent of Treasury, may appoint umpires and insurance officers.

(2) The Board of Trade may appoint other officers, inspectors, and servants, with sanction of Treasury, and salaries may be paid as Treasury may determine. Expenses of Board of Trade to be paid out of moneys provided by Parliament provided one-tenth of receipts from contributions shall be applied as an appropriation in aid for the purpose of the expenses.

CLAUSE 66.—Courts of Referees.

(1) The Court of Referees shall consist of one or more members chosen to represent employers, with an equal number chosen to represent workmen, and a chairman chosen by the Board of Trade.

(2) Panels of employers' and workmen's representatives shall be constituted by the Board of Trade for districts and groups of trades, and the members of a court shall be selected from those panels "in the prescribed manner."

(3) The constitution of the Courts shall be determined by "regulations to be made" by the Board of Trade.

(4) The Board of Trade may make regulations referring to referees' questions bearing on the administration of the Act.

(5) The Board of Trade may pay the referees. Such payments are to be treated as expenses of the Board of Trade.

CLAUSE 67.—Regulations.

(1) The Board of Trade may make regulations for any of the purposes of the Act, or the Schedules, and for prescribing anything to be done thereunder; and

(a) For prescribing what occupations are to be deemed employment in an insured trade; and for excluding—

(i.) Occupations common to insured and uninsured trades, and ancillary occupations;

(ii.) Occupations ancillary to the trade where the employer's trade is not an insured trade; and

(iii.) Occupations concerned with the making of parts or materials for use in an insured trade which are mainly carried on as separate businesses.

(b) For determining whether contributions are payable in respect of any workman;

(c) For prescribing the evidence of unemployment, and for requiring attendance of workmen at offices;

(d) For prescribing how claims are to be made and questions determined by insurance officers, referees, umpires, etc.;

Any regulation shall have effect as if enacted under the Act.

(2) Regulations may provide for payment of unemployment benefit through the Post Office.

CLAUSE 68.—Unemployment Fund.

(1) The Board of Trade shall establish an unemployment fund into which all contributions are to be paid, and out of which benefits and other payments are to be payable.

(2) Provides for Treasury audit.

(3) Provides that the National Debt Commissioners shall invest surplus funds in securities authorised for Savings Banks' moneys.

(4) An annual account of investments is to be submitted to Parliament.

CLAUSE 69.—Treasury Advances.

(1) The Treasury may advance not exceeding three million pounds, or such larger sum as the Treasury may fix.

(2) Whilst any advance is outstanding, and if it appears to the Treasury that the unemployment fund is insolvent, the Board of Trade shall, if the Treasury direct, by order, modify (i.e., increase) the rates and contribution, or modify (i.e., reduce) rates or periods of unemployment benefit, to secure the solvency of the fund. No order is to reduce the unemployment benefit below 5s.; or increase the rate of contribution from employers or workmen by more than one penny per workman per week; no order shall remain in force longer than three months after all advances and interest have been repaid.

(3) The Treasury may borrow by means of Exchequer Bonds or Treasury Bills.

(4) Exchequer Bonds shall be charged on the Consolidated Fund.

(5) Moneys in the hands of the National Debt Commissioners shall not be applied in redemption of Exchequer Bonds or Treasury Bills under this section.

CLAUSE 70.—Power of Employers to Compound at Reduced Rates.

An employer may pay in advance for a year 15s. for his workmen, and his own contributions, and may deduct 2½d. a week, i.e., 10s. 10d., from the workman, but if the workman becomes unemployed during the year, and is subsequently re-employed by the same employer, the sum paid in advance shall not cover any part of the period of re-employment.

CLAUSE 71.—Return of Part of Contributions to Workmen at 60 or 55.

(1) Any workman who satisfies the Board of Trade that he has paid contributions for five hundred weeks or upwards shall be entitled to receive at any time after reaching the age of 60 a sum equal to the balance of his contributions after deducting his benefits, together with 2½ per cent. compound interest, and the Board of Trade may make regulations as to whether the repayment is to be a lump sum or an annuity.

(2) The Board of Trade may by regulations reduce the age of 60 to 55 in cases of workmen who prove that they have finally ceased to follow any insured trade.

CLAUSE 72.—Refund of Contributions Paid in Respect of Workmen Working Short Time.

If an employer satisfies the Board of Trade that during any period of depression in his trade workmen have been systematically working short time, and that the employer has paid the workmen's and his own contributions without deduction from wages, the payments may be refunded out of the Unemployment Fund "in accordance with regulations," but no refund shall be made if the hours of work have exceeded five-sixths of the number usually recognised as full time.

CLAUSE 73.—Workmen Engaged Through Labour Exchanges.

(1) The Board of Trade may on "prescribed" conditions arrange with any employer in respect of workmen engaged through a Labour Exchange to undertake the duties of the employer, and the employment of different workmen may for the purposes of the employer's contributions be treated as continuous employment of a single workman.

(2) Where such arrangement has been made, employment by more than one employer shall be treated for the purposes of workmen's contributions as a continuous period of employment under one employer.

CLAUSE 74.—Subsidiary Provisions.

(1) If a workman repeatedly fails to obtain or retain employment, and the insurance officer thinks it is due to a defect in skill or knowledge, he may arrange for the workman's attendance at a suitable course of technical instruction, and may pay out of the Unemployment Fund the expenses. If the workman refuses, or the teacher reports against the workman, such facts are to be taken into consideration in determining what is suitable employment for the workman.

(2) The regulations of the Board of Trade may provide for repayment to employers and workmen of contributions taken from them in the mistaken belief that the workmen were employed in an insured trade.

(3) If a book or card is lost, a fine of one shilling may be inflicted.

CLAUSE 75.—Offences.

(1) If a false statement is made for the purpose of obtaining: penalty, imprisonment three months.

(2) If contributions not paid, or Act or regulations not complied with: fine not exceeding £10, and also three times the amount of contributions not paid.

(3) Proceedings not to be instituted except with the consent of Board of Trade and within three months of knowledge of the offence.

(4) Board of Trade may recover any sums due by civil proceedings as a debt to the Crown.

(5) Any benefits improperly paid may be recovered as a debt to the Crown.

CLAUSE 76.—Periodical Revision of Rate of Contributions.

After five years, if it appear to the Board of Trade that the Unemployment Fund is insufficient or more than sufficient for the liabilities, or that the rates of contributions are excessive or deficient in any trade, or branch of trade, the Board may, with the sanction of the Treasury, "by special order," revise the rate of contribution; the revised rates to be substituted for the rates prescribed by the Act. Provided that when once revised no further revision shall be made for five years, and no order shall increase the rates of contribution of employers or workmen by more than one penny per workman per week.

CLAUSE 77.—Power to Extend to Other Trades.

The Board of Trade, with consent of Treasury, may "by special order" extend the Act to other trades, but no order shall be made which would, in the opinion of the Treasury, increase the State's contribution beyond one million pounds a year before the expiration of three years from the making of the order.

CLAUSE 78.—Procedure for Making Special Orders.

(1) Special orders are to be made as regulations are made under Sections 80 and 81 of the Factory and Workshop Act, 1901, as adapted in the 9th schedule of the Act.

(2) Before a special order comes into force, it shall be laid before both Houses of Parliament for thirty days during the session, and if either House presents an address no further proceedings shall be taken.

CLAUSE 79.—Arrangements with Associations of Workmen (Trade Unions) Paying Unemployed Benefits.

(1) The Board of Trade may on the application of an Association, i.e., a Trade Union, make an arrangement with the Union that, instead of paying unemployment benefit to workmen who are members of the Union, to pay to the Union the aggregate amount which such workmen have received, not exceeding two-thirds of the unemployment benefit paid by the Union to the workmen.

(2) Trade Unions may treat contributions deducted from wages of members under the Act as contributions paid to the Trade Unions, and may reduce the rate of subscriptions of those members accordingly.

(3 and 4) The Board of Trade may make regulations settling questions arising under this Section.

CLAUSE 80.—Repayment to Associations Paying Unemployment Benefits to Workmen, whether in Insured Trades or not.

(1) The Board of Trade may, with the consent of the Treasury, either annually or "as the Board may prescribe," repay to any Association paying out-of-work benefits to its members, whether workmen in an insured trade or not, not exceeding one-sixth of the aggregate amount paid by the Association for out-of-work benefit, exclusive of amounts paid

to Associations in the insured trades, and exclusive of payments in excess of 12s. a week.

(2) No repayment under this Section shall be made in respect of any period before this Act.

(3) The Board of Trade may make regulations to give effect to this Section.

CLAUSE 81.—Interpretation and Application.

(1) "Workman" means any person, including apprentices 18 years old and upwards, employed wholly or mainly by way of manual labour working for an employer. Two periods of unemployment of not less than two days each, separated by not more than two days, or two periods of unemployment of not less than one week each, separated by not more than six weeks, shall be treated as a continuous period. Temporary work provided under the Unemployed Workman Act, or towards which any central body or Distress Committee shall contribute, shall not be employment in an insured trade.

(2) The Act applies to workmen employed by the Crown to whom the Act would apply if the employer were a private person, except to those serving in an established capacity in the permanent service of the Crown, unless an order in Council is issued to include the latter.

PART III.

GENERAL.

CLAUSE 82.— Provision as to Stamps.

The Commissioners of Inland Revenue will prepare and issue the stamps, and they may be sold through the Post Office.

CLAUSE 83.—Outdoor Relief.

In granting outdoor relief, a Board of Guardians shall not take into consideration any benefit, except so far as it exceeds 5s. a week.

CLAUSE 84.—Priority of Claims for Contributions Due by Bankrupt Employers.

(1) Claims for contributions by employers four months prior to failure to have priority over all other debts.

(2) Such contributions are to have like priority as is conferred on wages of miners.

(3) Section not to apply where a company is wound up voluntarily or for reconstruction or amalgamation.

(4) Section applies to Scotland.

(5) Section applies to Ireland.

CLAUSE 85.—Benefits to be Inalienable.

Benefits are not to be assigned or charged or to pass to creditors.

CLAUSE 86.—Powers of Inspectors.

(1) An Inspector shall have power to do the following things:—

(a) To enter at all reasonable times on premises where he shall have reasonable grounds for supposing employed contributors or insured workmen are employed.

(b) To make examination and inquiry to see if provisions of the Act are complied with.

(c) To examine any person in the place who is an employed contributor or insured workman, and to require such person to sign a declaration of the truth of his statements.

(d) To exercise such other powers as may be necessary for carrying this Act into effect.

(2) The occupier, the employer, and the contributor in such premises shall produce for inspection all registers, books, cards, and documents as the Inspector may reasonably require.

(3) Penalty five pounds for obstructing the Inspector. Provided no one shall be required to answer any questions tending to incriminate himself.

(4) Where such premises are liable to inspection of some other Government Department arrangements may be made with that other Government Department to carry out the powers of an Inspector under this section.

CLAUSE 87.—Short Title and Commencement.

This Act may be cited as the National Insurance Act, 1911. It shall come into operation 1st May, 1912.

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